



United States Department of State

*Bureau of Human Resources
Office of Retirement
Room H-620, SA-1
Washington, D.C. 20522*

FSRDS & FSPS SURVIVOR INFORMATION (CHANGES IN STATUS)

RETAIN THIS DOCUMENT FOR FUTURE REFERENCE

The Foreign Service Retirement & Disability System (FSRDS) and Foreign Service Pension System (FSPS) are administered by the Office of Retirement (HR/RET), Department of State. As an annuitant under the System, you are required to inform this office of the following:

1. **CHANGE OF ADDRESS FOR ANNUITY CHECKS**: Please inform the Retirement Accounts Division (RM/GFSC/GC/APRO/RAD), Department of State, 1969 Dyess Avenue, Building 646B, Charleston, SC 29415, of any changes to your annuity check address no later than the 10th of any month, in order to have the annuity for that month deposited in the new account. In the event you wish change the bank account where your annuity check is sent to via Electronic Fund Transfer (EFT), please obtain SF-1199A, Direct Deposit sign-up form, from your bank and submit the completed form to RM/GFSC/GC/APRO/RAD.
2. **CHANGE OF CORRESPONDENCE ADDRESS**: The Office of Retirement (HR/RET) maintains an address listing for all retirees and survivor annuitants under the Foreign Service Retirement System. In order to keep the listing current, please inform us promptly of any change in your correspondence address. This is important in order for you to receive information regarding changes in legislation, which may effect your annuity, Open Season health benefits material, income tax forms (1099R IN LIEU OF W-2P), as well as, annuity adjustment notices. Please indicate on the DS-5006 whether the change is for both correspondence and annuity checks, or is for correspondence only.
3. **CHANGE WHICH MAY AFFECT YOUR FEDERAL EMPLOYEE HEALTH BENEFIT ENROLLMENT**: Please advise us of any changes affecting your enrollment, such as a change in marital status, your children losing eligibility (age 22, marriage), or a move if you are enrolled in an HMO.

4. **FEDERAL EMPLOYEE HEALTH BENEFITS ACT OF 1960:** If you are enrolled in a Health Benefit Plan as a survivor annuitant, you must inform the Office of Retirement of any changes you wish to make in your enrollment within 60 days of the death of your spouse, otherwise you must wait until the next open season period to effect a change in plans.

5. **ANNUITY FOR MINOR CHILDREN:** The annuity payable to a child shall begin the day after the participant dies and such annuity, or any right thereto, shall be terminated the last day of the month preceding the month in which death, marriage, entry into the armed forces or attainment of age 18 occurs, except that, if a child is incapable of self-support by reason of a mental or physical disability incurred before age 18, the annuity shall be terminated only when such child dies, marries, or recovers from such disability. The annuity of a child over age 18 may be continued or reinstated if attending (full-time) any recognized educational institution. If a student, the annuity would continue until age 22, death, marriage, entry into the armed forces, or termination of full-time school attendance.

6. **OFFICE OF WORKER'S COMPENSATION:** The Federal Employees' Compensation Act is a worker's compensation law that provides compensation benefits to civilian employees of the U.S. for disability due to personal injury sustained while in the performance of duty or due to employment related disease. The Act also provides for the payment of benefits to survivors if the injury or disease caused the employee's death. A claim for compensation must be filed within three years of the date of the injury or, if more than three years, written notice of injury needed to have been given within 30 days or the employing agency needed to have had actual knowledge of the injury within 30 days of the occurrence.

The Act is administered by the Office of Workers' Compensation (OWC), U.S. Department of Labor, through district offices located throughout the U.S. Each employing agency has the district office address which services its geographic area. If you wish to apply for OWC, if eligible, please contact your agency Worker's Compensation Coordinator (for State employees, Ms. Anita Brown, HR/ER/EP, Room H236G, SA-1, (202) 261-8171.

Should you wish to elect OWC, of course, your annuity would terminate under the Foreign Service Retirement and Disability System for receipt of benefits under OWC, which normally are a higher amount.

7. FOR SPOUSES OF PARTICIPANTS WHO DIED IN SERVICE, RETIRED, OR INITIALLY ELECTED A SURVIVING SPOUSE BENEFIT AFTER SEPTEMBER 30, 1976, OR REELECTED A SURVIVING SPOUSE BENEFIT DUE TO REMARRIAGE ON OR AFTER OCTOBER 1, 1976:

- a. **Bar against double annuities:** A surviving spouse will be barred from simultaneous receipt of more than one survivor annuity from a government retirement system (excluding Social Security), based on the death of successive government employee spouses. A survivor may elect to receive whichever of the annuities is more to their financial advantage.
- b. **Termination of Survivor Annuity on Remarriage:** A survivor annuity to a surviving spouse will be terminated upon remarriage prior to age 55, but may be resumed upon proper application if the remarriage is terminated. Remarriage after age 55 will not cause the annuity to be terminated.

NOTE: 7a & 7b DO NOT APPLY TO SURVIVING SPOUSES OF ANNUITANTS OR EMPLOYEES WHO DIED OR RETIRED PRIOR TO OCTOBER 1, 1976, UNLESS THE ANNUITANT WAS UN-MARRIED AT THE TIME OF RETIREMENT AND ELECTED A SURVIVING SPOUSE ANNUITY ON OR AFTER OCTOBER 1, 1976, OR UNLESS THE ANNUITANT REMARRIED ON OR AFTER THAT DATE.

- 8. **CHANGE OF MARITAL STATUS:** You are required to inform the Office of Retirement immediately of all changes in your marital status to preclude over or under payment of annuity.

For additional information, please visit our Web-site : <http://www.RNet.state.gov/>
If you don't find your answer there, send an e-mail to RNet@state.gov